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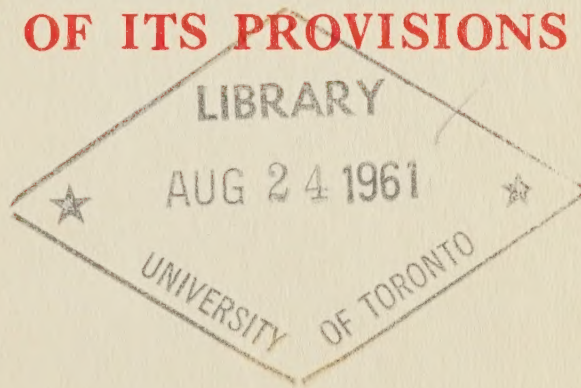
[G-1] Veterans Land Act;
a summary of its provisions. 1961.
rev. ed.

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THE VETERANS' LAND ACT

A SUMMARY OF ITS PROVISIONS



Published Under the Authority of
The Minister of Veterans Affairs

Department of Veterans Affairs

LAND SETTLEMENT *and* **HOME CONSTRUCTION** **ASSISTANCE** *for* **Qualified Veterans**

First Printing March 1955
Second Printing March 1956
Third Printing May 1958
Revised April 1960
Revised May 1961

ROGER DUHAMEL, F.R.S.C.
QUEEN'S PRINTER AND CONTROLLER OF STATIONERY
OTTAWA, 1961

Cat. No. V81-361

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INTRODUCTION

The Veterans' Land Act, enacted in 1942 and broadened extensively in scope and financial provisions in 1954 and 1959, is a measure to assist veterans of World War II and the Special Force (Korea) to settle on the land *in Canada* as full-time farmers, part-time farmers (small holders) and commercial fishermen. Assistance is also available to veterans who wish to act as their own contractors in the construction of their homes.

It consists of three Parts. Under Part I financial assistance may be provided to qualified veterans who desire to settle on the land as:

- (a) Full-time farmers; or
- (b) Part-time farmers (small holders) coupled with other employment; or
- (c) Commercial fishermen; or
- (d) Settlers on Provincial or Dominion lands; or
- (e) Indian settlers on Indian reservations.

Part II provides that any qualified veteran, who is approved for a loan under the National Housing Act, may receive financial and other assistance to build his own home on any lot suitable for a single-family dwelling.

Part III provides for fully-repayable, 5% loans to full-time farmers, part-time farmers and commercial fishermen at the time they are established under the Act, and to full-time farmers who are already settled.

Loans under Part III to full-time farmers are for the purpose of development and proper operation of an economic family farm unit. Within this basic requirement, they may be used for the acquisition of suitable farm units, the purchase of additional land, for effecting permanent improvements which will add equivalent

value to the farm units concerned, the purchase of basic herd livestock or necessary farm equipment, the payment of reasonable debts incurred for any of these purposes, and to assist in effecting continued establishments on more suitable farm units.

Loans under Part III to part-time farmers and to commercial fishermen may be used to acquire suitable property, and for erecting and improving buildings.

ELIGIBILITY

Who is Eligible

Veterans of World War II and the Special Force are eligible if they meet the service and other requirements outlined below.

“World War II veterans” include:

- (i) Auxiliary Services Supervisors who served overseas;
- (ii) Veterans of His Majesty's forces other than Canadian, Allied veterans, Nurses of the W.R.N.S. and South African Military Nursing Service, Special Operators, and persons granted Class C.C. commissions in the R.A.F. Reserve who were employed with the R.A.F. Ferry Command, subject to certain conditions of residence and domicile;
- (iii) Merchant Seamen, domiciled in Canada in 1939, who are in receipt of a pension for a disability incurred while serving on a ship;
- (iv) Members of the Corps of (Civilian) Canadian Fire-Fighters who are in receipt of disability pensions related to their war service.

What Service is Needed

From a service point of view, every veteran is eligible if he was honourably discharged and he

- (a) Served overseas during World War II; or
- (b) Had 365 days paid service within the Western Hemisphere during World War II; or
- (c) Is in receipt of a pension for a disability attributable to, or incurred during, his World War II or Special Force service; or
- (d) Served with the Special Force in a theatre of operations prior to July 27, 1953.

Residence and Domicile

Veterans of His Majesty's forces other than Canadian must have been domiciled in Canada at the time of enlistment, and must be domiciled and resident in Canada at the time of application.

Allied Veterans (veterans of forces allied with His Majesty) must have been domiciled in Canada at the time of enlistment, and have resumed domicile and residence within two years from the date of discharge or May 8, 1945, whichever is the later date.

Veterans of the Women's Royal Naval Services and the South African Military Nursing Service must have been domiciled in Canada at the time of enlistment and be domiciled and resident in Canada at the time of application.

Special Operators must have been resident in Canada at the time of their enrolment and be resident in Canada at the time they apply for the benefits of the Act.

Class C.C. Officers of the Royal Air Force Reserve must have been domiciled in Canada at the time they enlisted in, or commenced employment with, the R.A.F. Ferry Command, and must be domiciled and resident in Canada at the time of application.

LAND SETTLEMENT

Full and Part-Time Farming and Commercial Fishing

Under Parts I and III of the Act, qualified veterans may obtain assistance to settle on the land as:

1. Full-time farmers; or
2. Part-time farmers (small holders); or
3. Commercial Fishermen.

Part I also provides for non-repayable, conditional grants to assist qualified veterans to settle on Crown lands, and to Indian veterans to settle on Indian Reserves.

Qualification

Who May Qualify

Veterans may be qualified for land settlement assistance if:

- (a) Their war service meets the minimum requirements outlined in the section on eligibility; and
- (b) They are not temporarily or permanently disqualified through the receipt of alternative benefits under other statutes; and
- (c) They are considered suitable for the type of establishments they desire.

(Note—veterans still serving in the armed forces may now qualify under certain circumstances and conditions. See page 33.)

Qualification Deadline

Veterans who plan to apply for assistance under the Act (except for Home Construction Assistance under Part II), must

be qualified for such assistance before September 30, 1962, or within 15 years of the date of their discharge, whichever is the later.

Personal Suitability

To obtain qualification for land settlement assistance, a veteran must complete an application form and appear, with his wife if he is married, before the local advisory committee. Application forms are available from the nearest V.L.A. office.

This committee considers the suitability and experience of the applicant for the type of settlement he desires, his stability, financial resources and physical fitness. If satisfied, it recommends that a qualification certificate be issued to the veteran. These certificates are issued by the appropriate officers of the Veterans' Land Administration.

Alternative Benefits

Before a veteran may receive financial assistance under Part I of the Act, his re-establishment credit must be intact. If he has used all or part of his credit, he may be qualified *subject to it being repaid*.

The final date for the repayment of re-establishment credit in respect to veterans who served in World War II only is September 30, 1962. Veterans of the Korean Forces have until 15 years after date of discharge from the Special Force in which to repay their re-establishment credit.

Veterans who repay their credits for this purpose, and who do not subsequently proceed with their establishment, may have the amounts so paid refunded in cash. If they do proceed, but the contracts are subsequently terminated, the amounts paid to restore their credits to the original amounts may also be refunded in cash, subject to deductions for any benefits received under the Veterans' Land Act.

Veterans who have received allowances for more than nine months while taking university training—another alternative benefit—*cannot* be qualified for benefits under Part I of the Act.

However, veterans who have received such allowances for nine months or less may establish eligibility by repaying an amount equal to the benefits received.

Veterans who have outstanding loans under the Veterans' Business and Professional Loans Act may not be qualified until such loans have been repaid.

Qualification for assistance under Part II of the Act is not affected by any of these alternative benefits.

Properties

Selecting a Property

Any property, selected by a veteran for his establishment, must be considered suitable by the local advisory committee for the type of settlement desired, and be approved by the District Superintendent.

It is important, therefore, that a veteran should not commit himself in any way, with respect to the purchase of a property he has selected, beyond obtaining from the owner an offer to sell. Offer-to-sell forms may be obtained from the nearest V.L.A. office.

Before requesting assistance to establish himself on a property, a veteran must personally inspect the land, buildings and other improvements at a time when the ground is free of snow, and be satisfied that it fulfils his requirements and is suitable for the purpose for which it is to be used.

A veteran, wishing to be established as a full-time farmer, will also be required to submit a detailed plan outlining the type

of enterprise he proposes to follow on the property he has selected, the gross revenue he estimates it will produce, and the operating costs and net returns that he anticipates.

Minimum Acreage

A small holding must not be less than one-half acre in size. This minimum may not apply to a veteran in receipt of a disability pension of 50% or more, depending upon the nature of his disability and the extent to which, in the opinion of the Director, it may limit his ability to operate and maintain the property. Properties to be used for commercial fishing establishments may also be exempted from this minimum.

A property that is to be used as a full-time farm *must* be large enough to constitute an economic farm unit for the type of farming contemplated, and have sufficient agricultural value to provide adequate security for the public funds to be invested.

Financial Assistance

Full-Time Farming

A veteran being settled under the Act on an economic family-farm unit may receive financial assistance up to \$20,000, or 75% of the security value of the land, basic herd livestock and farm equipment held by the Director, whichever is the lesser. Farm land must represent not less than 60% of the value of the security held by the Director. Of the total amount which may be advanced, \$6,000 is available under Part I of the Act and the remainder under Part III.

The same financial provisions also apply to a veteran already settled under the Act as a full-time farmer, except that the amount of any loan(s) he previously received under Part III, plus the amount still owing under his Part I contract, constitute part of the maximum assistance he may receive under the Act.

Loans under Part I may be used for the purchase of land and buildings, effecting permanent improvements and, to the extent of \$1,200, for the purchase of livestock and equipment.

Part III loans may be used for one or more of the following purposes:

- (i) The purchase of a suitable farm unit;
- (ii) The purchase of additional land;
- (iii) Effecting permanent improvements which will add value equivalent to the amount expended;
- (iv) The purchase of basic herd livestock and necessary farm equipment;
- (v) The payment of debts reasonably incurred for any of these purposes; and
- (vi) To assist in effecting a continued establishment on a more suitable farm than the one on which the veteran is already established.

Down Payments

To receive assistance under Part I of the Act, a veteran is required to make a down payment of 10% of the amount approved for the purchase of land and buildings, and for effecting permanent improvements.

As the maximum assistance under Parts I and III may not exceed 75% of the value of the security held, or to be held, by the Director, a veteran seeking an additional loan under Part III must have an equity of at least 25% in the land and chattels offered as security for the assistance requested, or pay in cash an amount sufficient to raise his equity in the security to the required percentage.

Repayment Terms

With respect to assistance under Part I, a veteran is required to repay, in addition to his down payment of 10%, two-thirds ($66\frac{2}{3}\%$) of the amount used for the purchase of land and buildings, and for effecting improvements, over a period not exceeding 25 years with interest at $3\frac{1}{2}\%$.

The remainder ($23\frac{1}{3}\%$), plus any amount used for the purchase of stock and equipment, is a conditional grant and need not be repaid if the veteran fulfils the terms of his contract for 10 years.

Loans made under Part III are *fully repayable* over periods not exceeding 30 years with interest at 5%.

(Examples illustrating these financial provisions and terms will be found on pages 20 to 22 incl.).

Alternative Forms of Farm Assistance

Part I of the Act also provides for assistance to veterans desiring to become established as full-time farmers on farms which they hold under a rental or purchase agreement satisfactory to the Director; or to which they hold title either free from, or subject to, encumbrances. Details respecting these forms of assistance may be obtained from the nearest V.L.A. office.

Veterans for whom such assistance has been, or may be, approved may obtain additional loans under Part III under the same terms and conditions as full-time farmers.

Part-Time Farming

Under Part I of the Act, a qualified veteran may receive up to \$6,000 to assist him to become established on a suitable small holding. This amount may be spent for land, buildings and building materials, and for livestock and farm equipment.

The amount which may be authorized for the purchase of livestock and farm equipment is dependent upon the reasonable need of the veteran, size of the property, the amount of any deletions allowed in a construction contract, and whether or not the veteran receives a loan under Part III.

At the time of their establishment *only*, small holders may obtain additional loans under Part III of up to \$3,000 for the purpose of acquiring land or erecting or improving buildings.

The maximum financial assistance available for small holders under Parts I and III, including the down payments outlined below, is \$10,000.

Down Payments

The down payment for assistance under Part I is 10% of the amount approved for the purchase of land, buildings and permanent improvements.

To obtain an additional loan under Part III, the veteran must contribute one dollar for each three dollars borrowed, thus making available for disbursement a maximum of \$4,000 under this Part of the Act.

If the cost of the small holding, including any permanent improvements to be made, exceeds \$10,000, the excess must be paid in cash by the veteran.

Terms of Repayment

In addition to his down payment, the small holder, under his Part I contract, is required to repay two-thirds of the amount authorized for land, buildings and permanent improvements. Payment may be extended over a period of up to 25 years with interest at $3\frac{1}{2}$ per cent. The remaining $23\frac{1}{3}$ per cent, and any amount approved for livestock and farm equipment, is a conditional grant and is not repayable if he fulfils the terms of his contract for ten years.

An additional loan under Part III is *fully repayable*, with interest at 5%, over a period not exceeding 25 years.

(These financial provisions and terms are illustrated in the example on page 23.)

May Part-Time Farmers Build Their Own Homes

Where new houses are to be built on small holdings, the veterans concerned are encouraged to act as their own contractors wherever practicable. Before being granted such a contract, however, a veteran must be considered competent to undertake it. This means that he will be required normally to attend a V.L.A. construction course if one is available to him.

(Information on construction courses, as well as general information for veteran-builders, will be found on pages 29 to 31 incl.)

Commercial Fishing

Up to \$6,000 may be made available under Part I for the purchase of land and buildings, building materials and commercial fishing equipment. Not more than \$1,200 of this amount may be used to purchase fishing equipment, but two qualified veterans may jointly purchase such equipment for use by the partnership.

A veteran being settled as a commercial fisherman may obtain, at the time of his establishment *only*, an additional loan under Part III of up to \$3,000 to acquire land and to erect or improve buildings.

The maximum financial assistance available to commercial fishermen under Parts I and III, including the down payments outlined below, is \$10,000.

Down Payments

For the assistance under Part I, the veteran is required to make a down payment of ten per cent of the amount approved for land, buildings and permanent improvements.

For each three dollars of additional loan obtained under Part III, the veteran must contribute one dollar, making available for disbursement a maximum of \$4,000.

If the cost of the commercial fishing establishment, including buildings, permanent improvements and fishing equipment, exceeds \$10,000, the excess must be paid in cash by the veteran.

Terms of Repayment

In addition to his down payment, the commercial fisherman, under his Part I contract, is required to repay two-thirds of the amount authorized for land, buildings and permanent improvements. Payment may be extended over a period of up to 25 years with interest at $3\frac{1}{2}$ per cent. The remaining $23\frac{1}{3}$ per cent, and any amount approved for commercial fishing equipment, is a conditional grant and is not repayable if he fulfils the terms of his contract for ten years.

The additional loan under Part III is fully repayable, with interest at five per cent, over a period not exceeding 25 years.

(For an example of these financial provisions and terms, see page 24.)

Settlement on Crown Lands

Qualified veterans, seeking establishment on Federal or Provincial lands, may obtain a grant of up to \$2,320 for the purchase of essential building materials, for clearing and breaking and for livestock and farm equipment for which there is a reasonable need.

No down payment is required and the \$2,320 is not repayable if the veteran fulfils the terms of his settlement for a ten-year period.

Except upon repayment, with interest, of the grant they received and entry into a repayable contract under Part I, these settlers are not eligible for additional loans under Part III.

Indians on Reservations

Qualified Indian veterans may receive assistance to settle on Indian reservations in the same amount and under the same terms and conditions as veterans settling on Crown Lands. The point of contact for these veterans is the Superintendent of their Indian Agency.

EXAMPLES

The following examples, showing the methods used in calculating the maximum amount of assistance which full-time farmers, part-time farmers and commercial fishermen may obtain under Parts I and III of the Act, together with the down payments required and the terms of repayment, may help to illustrate the benefits outlined in the preceding pages.

Many veterans will undoubtedly find that these examples are not representative of their particular cases, and should treat them as a guide only. More specific information may be obtained from the field supervisors serving the territories in which they live, or by writing to the regional office serving their area. A list of these offices, and their addresses, appears at the back of this booklet.

Example 1

A veteran, qualified for full-time farming, applies for financial assistance under Parts I and III to purchase an economic farm unit at a cost of \$24,000. The agricultural value of the land is \$15,000 and the cost of basic herd livestock and necessary farm equipment is \$9,000.

The Act provides that the maximum financial assistance is \$20,000, or 75% of the security value of the land, basic herd livestock and necessary farm equipment, whichever is the lesser. Relating this provision to the security value of the farm unit this veteran has brought forward, the maximum assistance which can be approved is \$18,000, i.e., 75% of \$24,000. The financial details work out as follows:

Funds Available

<i>Part I, for land purchase</i>	<i>\$ 4,800</i>
<i>Part III, for land purchase</i>	<i>10,200</i>
<i>Part I, for livestock and equipment</i>	<i>1,200</i>
<i>Part III, for livestock and equipment</i>	<i>7,800</i>
<hr/>	
TOTAL	\$24,000

Initial Payment

<i>Part I, down payment</i>	<i>\$ 480</i>
<i>Part III, contribution</i>	<i>5,520</i>
<hr/>	
TOTAL	\$6,000

Annual Payment

<i>Part I, \$3,200 @ 3½% over 25 years</i>	<i>\$ 194.16</i>
<i>Part III, \$12,480 @ 5% over 30 years</i>	<i>811.84</i>
<hr/>	
TOTAL	\$1,006.00

Conditional Grant

<i>Part I, 23½% of cost of land</i>	<i>\$1,120</i>
<i>Part I, livestock and equipment</i>	<i>1,200</i>
<hr/>	
TOTAL	\$2,320

Example 2

A veteran was settled on a farm eleven years ago at a cost to the Director of \$6,000, comprised of \$4,800 for land and \$1,200 for stock and equipment. His contract called for repayment of \$3,200 amortized over 25 years at 3½% with an annual payment of \$194.16. His Part I debt to the Director has now been reduced to \$2,100.

Three years ago a Part III loan was approved for him in the amount of \$1,500 to construct a pole barn. This loan was amortized over the remaining 17 years of his Part I contract at 5% with an annual payment of \$133.05.

In order to establish an economic unit, two years ago he purchased privately the adjoining farm at a cost of \$11,000 on which he still owes \$8,500. This private land purchase contract calls for annual payments of \$1,295 for 8 more years.

The aggregate of this veteran's annual payments on his Part I and Part III contracts, together with that on his private land purchase contract, amounts to \$1,622.21. Although he now has an economic farm unit, his net agricultural revenue is such that, after meeting these payments, the balance is not sufficient to provide a reasonable standard of living. His farm plan demonstrates that this situation would be remedied if the balance owing on the private land purchase contract was amortized over a longer period of time. He, therefore, applies for an additional loan under Part III in the amount of \$8,500.

The Act provides that the maximum financial assistance is the lesser of \$20,000 or 75% of the security value of the land,

basic herd livestock and necessary farm equipment, less the outstanding debt under Part I and any previous approvals under Part III. As the agricultural productive value of the farm land is considered to be \$25,000 and the security value of his basic herd livestock and necessary farm equipment to be \$12,000, the maximum loan available under Part III in this case would be \$20,000 less the outstanding debt under Part I and less the previous loan made under Part III. The financial details work out as follows:

Total Financial Assistance Available

Maximum under Part III	\$20,000
Less Outstanding Debt under Part I	2,100
Less previous approvals Part III	1,500
TOTAL	\$16,400

Loan Requested Under Part III

To purchase Land	\$8,500
TOTAL	\$8,500

Annual Payment

Part I, \$3,200 @ $3\frac{1}{2}\%$ over 25 years	\$194.16
Existing Part III loan, \$1,500 @ 5% over 17 years	133.05
New Part III loan, \$8,500 @ 5% over 30 years....	552.93
TOTAL	\$880.14

(If necessary, the balance of the veteran's existing Part III loan could be reamortized over 27 years, i.e., the maximum repayment period now permissible of 30 years less the 3 years it has already been in effect.)

Example 3

A veteran, qualified as a part-time farmer, applies for financial assistance under Parts I and III to be established on two acres of suitable land worth \$1,000, upon which he proposes to construct a house at a cost of \$9,000. The financial details in this case work out as follows:

Funds Available

<i>Part I, land purchase and house construction</i>	<i>\$ 6,000</i>
<i>Part III, house construction</i>	<i>4,000</i>
TOTAL	\$10,000

Initial Payment

<i>Part I, down payment</i>	<i>\$ 600</i>
<i>Part III, contribution</i>	<i>1,000</i>
TOTAL	\$1,600

Monthly Payment

<i>Part I, \$4,000 @ $3\frac{1}{2}\%$ over 25 years</i>	<i>\$ 19.90</i>
<i>Part III, \$3,000 @ 5% over 25 years</i>	<i>17.35</i>
TOTAL	\$ 37.25

Conditional Grant

<i>Part I, $23\frac{1}{3}\%$ of land and house</i>	<i>\$1,400</i>
<i>Part I, stock and equipment</i>	<i>nil</i>
TOTAL	\$1,400

(If the cost of the property had exceeded \$10,000, the veterans would have been required to deposit the excess in cash with the Director.)

Example 4

A veteran, qualified as a commercial fisherman, applies for financial assistance under Parts I and III to purchase a property at a cost of \$8,800, and commercial fishing equipment at a cost of \$1,200. The financial details work out as follows:

Funds Available

<i>Part I, land purchase</i>	<i>\$ 4,800</i>
<i>Part III, land purchase</i>	<i>4,000</i>
<i>Part I, commercial fishing equipment</i>	<i>1,200</i>
<hr/>	
<i>TOTAL</i>	<i>\$10,000</i>

Initial Payment

<i>Part I, down payment</i>	<i>\$ 480</i>
<i>Part III, contribution</i>	<i>1,000</i>
<hr/>	
<i>TOTAL</i>	<i>\$1,480</i>

Annual Payment

<i>Part I, \$3,200 @ 3½% over 25 years</i>	<i>\$ 194.16</i>
<i>Part III, \$3,000 @ 5% over 25 years</i>	<i>212.86</i>
<hr/>	
<i>TOTAL</i>	<i>\$ 407.02</i>

Conditional Grant

<i>Part I, 23½% of cost of land</i>	<i>\$1,120</i>
<i>Part I, commercial fishing equipment</i>	<i>1,200</i>
<hr/>	
<i>TOTAL</i>	<i>\$2,320</i>

(If the cost of the property and commercial fishing equipment had exceeded \$10,000, the veteran would have been required to deposit the excess in cash with the Director.)

HOME CONSTRUCTION

Veterans Building Their Own Houses on Lots of Any Size

Part II of the Act provides financial and other assistance to qualified veterans for construction by them of their own houses on lots suitable for single family dwellings.

Qualification

Who May Qualify

Veterans may be qualified for home construction assistance under the following conditions:

- (a) Their war service meets the minimum requirements outlined in Eligibility; and
- (b) They have been approved by Central Mortgage and Housing Corporation for loans under the National Housing Act; and
- (c) They are considered competent to undertake contracts for the construction of their own homes. In this connection, most veterans will be required to attend training courses in home construction.

Effect of Alternative Benefits

The receipt of allowances for university training under the Veterans Rehabilitation Act, the use of re-establishment credit, or an outstanding loan under the Veterans' Business and Professional Loans Act do not affect the eligibility of a veteran for home construction assistance.

Veterans who have already received assistance under Part I of the Act are eligible for the home construction assistance provided by Part II under certain conditions only. Information as to these conditions may be obtained from the nearest V.L.A. office.

Properties

Acceptable Properties

Any lot, suitable for a single family dwelling, is acceptable if approved by C.M.H.C.

Veterans are warned that C.M.H.C. *will not* approve a loan where construction has proceeded on the property beyond the excavation stage.

Assistance Available

Financial Assistance Authorized

The financial assistance which may be approved for a qualified veteran may not exceed the amount of the loan (mortgage) which C.M.H.C. has approved for him or \$10,000, whichever is the lesser.

The assistance approved, plus any amount paid by the veteran in cash, is made available to him in the form of progress payments as the house is constructed.

Amount of Loan Approved Affected by Veterans' Incomes

Veterans must have sufficient income to carry the loans requested. Ordinarily a loan will not be approved if the annual sum required to pay the mortgage payments and the taxes exceeds 27% of the veteran's annual income.

For this purpose a veteran's income *may* include any investment income his wife may have, and up to 20% of her earned income.

Down Payment

To obtain assistance under this Part of the Act, a veteran is required to transfer title to, or pay the Director for, a suitable lot worth at least \$800. If the value of the lot is less than \$800, the veteran must pay the difference in cash to the Director.

If the financial assistance approved is not sufficient to meet the cost of building the house selected, the veteran must pay the difference in cash to the Director before the construction contract is signed. Alternatively, he could select a plan for a lower-cost house.

Terms of Repayment

At the conclusion of the construction contract, the advances are consolidated into an insured, fully-repayable mortgage which, under certain conditions, may be for up to 35 years, in favour of C.M.H.C. or an approved lender. The interest rate for these mortgages is the rate currently in effect for National Housing Act loans. Monthly payments on these mortgages may be calculated from the amortization tables at the back of this booklet. Tax payments would be additional.

If the lot on which the veteran constructed his house was purchased from the Director at a cost significantly below its market value, the veteran may be required to give the Director an interest-free second mortgage for the difference. This mortgage will be for a period not exceeding 10 years and will be self-liquidating, without payment by the veteran, as long as he continues to reside on the property.

The purpose of this mortgage is to prevent speculation in properties which, when sold to veterans at the cost to the Director, are considerably below their market value.

Other Assistance Available

Working drawings of all V.L.A. plans are available free of charge to qualified veterans who enter into construction contracts with the Director.

Legal and administrative services, up to and including the drawing and registering of the deed and mortgage, are free, except for the payment of the regular \$35 application fee to C.M.H.C. These services do not include, however, any costs the veteran may incur in the purchase of a lot for his down payment, or in transferring a good title to the Director.

During the construction period, the advice and guidance of a competent V.L.A. construction supervisor is available to the veteran-builder at no charge.

Construction courses, designed to make most veterans competent to undertake a contract for the construction of their own homes, are provided at nominal fees. These fees are refundable if the veteran satisfactorily completes the course and signs a construction contract with the Director to build a home under Part II of the Act.

GENERAL CONSTRUCTION INFORMATION

Experience has shown that, under the supervision of V.L.A. construction supervisors, most veterans can build good houses for themselves; and that the efficiency of both the construction supervisor and the veteran is increased if, prior to undertaking a construction contract, the veteran has taken a construction course. Such veterans are able to plan their work, purchase materials and manage their contracts much better, thereby reducing construction costs. Completion of a construction course, therefore, is virtually a prerequisite to the granting of a V.L.A. construction contract to a veteran-builder.

How The Courses Are Organized

Each course consists of 20 sessions, each session consisting of two one-hour periods. Usually the sessions are held in the evening, but may be held at other times more convenient to the veterans if facilities are available.

The courses are organized by V.L.A. officials in collaboration with Canadian Legion, local education or other authorities.

Enrolment for these courses *may* be restricted to veterans who are otherwise qualified for assistance under the Act.

What They Cover

The construction courses include lectures on the legislation and on matters relating to the efficient management of a V.L.A. construction contract. Where possible, practical demonstrations are included to give the veterans details of the operations which they can hope to do themselves.

The subjects covered in considerable detail include financing, site selection, plan selection, cost analysis, the construction contract and its operation.

Acceptable Plans

The Veterans' Land Act has available specially-prepared plans for the construction of low-cost houses. Working drawings of these plans are available free of charge to veterans building under the Act.

C.M.H.C. house plans are acceptable, and a set of working drawings of any of these plans may be purchased from C.M.H.C. for a nominal sum.

Veterans may also obtain plans and working drawings from other sources but they must be approved by V.L.A. officials.

What Standards Are Used

The building standards used by the Veterans' Land Act are those required under the National Housing Act. Outline specifications, based on these standards, form a part of each V.L.A. construction contract.

Veteran-contractors must also conform to local municipal by-laws and obtain any necessary permits.

N.B.: Progress payments may be withheld or cancelled if the veteran starts to build before the V.L.A. construction contract is signed.

How Construction is Financed

As certain stages in the construction of the house are completed, progress payments are authorized. Each veteran-contractor will require some working capital to bring the construction to these stages, as advances are authorized *only* for work which has been completed.

V.L.A. construction contracts provide for seven progress payments, the sixth and seventh being small thirty and sixty-day holdback payments after the house is completed.

Arrangements may also be made, by the use of powers of attorney, to make direct payments to the suppliers from the progress payments.

Do Veterans-Builders Reduce Construction Costs

The extent to which the capital cost of a house, built by the veteran himself under the Veterans' Land Act, is reduced depends upon how well the veteran controls overhead expenses, how efficiently he manages his contract, and the extent of the labour he, himself, contributes.

Most veterans, willing to work and with the normal amount of free time, can very substantially reduce the cost of their homes, particularly if they seek and follow the suggestions and advice of the V.L.A. construction supervisors.

APPLICATIONS

An application from a veteran for financial assistance under the Act may not be considered until the veteran is qualified for such assistance. The processing of applications for qualification may require two or three weeks, or longer if full information is not supplied with the original application form.

It is important, therefore, that veterans, who are interested in settling under the provisions of the Veterans' Land Act, complete this stage well in advance of the date when they plan to apply for financial assistance.

If they intend to apply for assistance under Part I of the Act, it is essential, of course, that they become qualified for such assistance before the pertinent deadline (see page 9).

Application forms are available from the nearest V.L.A. Regional or Field office. When completed, they should be forwarded for processing to the Regional office, except for applications from veterans desiring to be established as full-time farmers. The latter should be sent to the Field office serving the area concerned.

A list of the Regional offices, and their addresses, will be found at the back of this booklet. The address of any Field office may be obtained from the nearest Regional office as and when required.

When making an application for qualification, the veteran should attach his discharge certificate to the form. It will be returned to him when it has served its purpose.

The type of establishment and the assistance desired should be stated on the application-for-qualification form.

As soon as a veteran has been certified as qualified, he may apply for financial assistance, forms for which are also available

from the V.L.A. Regional and Field offices. A certified cheque or money order, made payable to the Receiver-General of Canada, for the amount of his initial payments must accompany his completed application form.

Veterans Still Serving

Veterans still serving in the Regular forces of Canada may be qualified for the benefits of the Act under the following conditions:

- (a) Their war service meets the minimum eligibility requirements outlined on page 7, and is substantiated by a discharge certificate or certificate of service;
- (b) They are not temporarily or permanently disqualified through the receipt of alternative benefits (see pages 10 and 11);
- (c) They are considered suitable for the type of establishment they desire; and
- (d) Their service status is within the limitations outlined below:
 - (i) Full-time farming—veteran is on leave pending discharge or retirement.
 - (ii) Part-time farming—veteran is on his final posting and, following his release, intends to reside in the area of that posting. A certificate in the prescribed form, from the appropriate directorate of the Department of National Defence, certifying that he is on his final posting and showing the probable date of his release, must be submitted.
 - (iii) Home construction assistance (Part II)—veteran must submit a certificate, from the appropriate DND directorate, to the effect that, subject to the

exigencies of the service, he will be stationed for at least 18 months at the location where he wishes to build his home.

N.B. The final date for qualification for benefits under Part I of the Act is September 30, 1962, or 15 years after discharge, whichever is the later date.

HOME CONSTRUCTION ASSISTANCE

Table I—Monthly Payments of Principal and Interest over 25 years
with Interest compounded semi-annually.

Amount of Loan	5½% Interest	5¾% Interest	6% Interest	6¾% Interest
\$ 1,000.....	\$ 6.11	\$ 6.26	\$ 6.40	\$ 6.86
2,000.....	12.21	12.51	12.80	13.71
3,000.....	18.32	18.76	19.20	20.56
4,000.....	24.42	25.01	25.60	27.41
5,000.....	30.52	31.26	32.00	34.26
6,000.....	36.63	37.51	38.39	41.11
7,000.....	42.73	43.76	44.79	47.96
8,000.....	48.84	50.01	51.19	54.83
9,000.....	54.94	56.26	57.59	61.66
10,000.....	61.04	62.51	63.99	68.51
11,000.....	67.15	68.76	70.38	75.36
12,000.....	73.25	75.01	76.78	82.21
13,000.....	79.36	81.26	83.18	89.06

NOTE: One twelfth of the estimated annual taxes must be added to these amounts to obtain the total monthly payment.

The monthly payments of principal and interest on a loan of \$1,000, over 20 years would be: 5½%—\$6.25, 5¾%—\$6.99, 6%—\$7.13, 6¾%—\$7.55.

The monthly payments of principal and interest on a loan of \$1,000, over 30 years would be: 5½%—\$5.64, 5¾%—\$5.79, 6%—\$5.95, 6¾%—\$6.43.

The monthly payments of principal and interest on a loan of \$1,000 over 35 years would be: 5½%—\$5.33, 5¾%—\$5.49, 6%—\$5.66, 6¾%—\$6.15.

LAND SETTLEMENT

PART-TIME FARMING AND COMMERCIAL FISHING UNDER PART I OF THE ACT

Table II—Monthly Payments of Principal and Interest at the rate
of 3½% *Simple Interest*

Contract Debt	25 Years Monthly	20 Years Monthly	15 Years Monthly	10 Years Monthly	Contract Debt
\$ 100	\$.50	\$.58	\$.71	\$.99	\$ 100
200	.99	1.15	1.42	1.97	200
300	1.49	1.73	2.14	2.96	300
400	1.99	2.31	2.85	3.94	400
500	2.49	2.89	3.56	4.93	500
600	2.99	3.46	4.27	5.92	600
700	3.48	4.04	4.98	6.90	700
800	3.98	4.62	5.70	7.89	800
900	4.48	5.19	6.41	8.88	900
1,000	4.98	5.77	7.12	9.86	1,000
2,000	9.95	11.54	14.24	19.72	2,000
3,000	14.93	17.31	21.36	29.58	3,000
4,000	19.90	23.08	28.48	39.45	4,000

ADDITIONAL LOANS UNDER PART III OF THE ACT

Table III—Monthly Payments of Principal and Interest at the rate
of 5% *Simple Interest*

Contract Debt	25 Years Monthly	20 Years Monthly	15 Years Monthly	10 Years Monthly	Contract Debt
\$ 100	\$.58	\$.65	\$.78	\$ 1.06	\$ 100
200	1.16	1.31	1.57	2.11	200
300	1.73	1.96	2.35	3.17	300
400	2.31	2.62	3.14	4.22	400
500	2.89	3.27	3.93	5.28	500
600	3.47	3.92	4.71	6.33	600
700	4.05	4.58	5.50	7.39	700
800	4.62	5.23	6.28	8.44	800
900	5.20	5.88	7.07	9.50	900
1,000	5.78	6.54	7.85	10.55	1,000
2,000	11.56	13.08	15.70	21.10	2,000
3,000	17.34	19.62	23.55	31.66	3,000

LAND SETTLEMENT

FULL-TIME FARMING UNDER PART I OF THE ACT

Table IV—Annual Payments of Principal and Interest
at the rate of 3½% *Simple Interest*

Contract Debt	10 Years Annual	15 Years Annual	20 Years Annual	25 Years Annual	Contract Debt
\$ 100	\$ 12.02	\$ 8.68	\$ 7.04	\$ 6.07	100
200	24.05	17.37	14.07	12.13	200
300	36.07	26.05	21.11	18.20	300
400	48.10	34.73	28.14	24.27	400
500	60.12	43.41	35.18	30.34	500
600	72.14	52.10	42.22	36.40	600
700	84.17	60.78	49.25	42.47	700
800	96.19	69.46	56.29	48.54	800
900	108.22	78.14	63.32	54.61	900
1,000	120.24	86.83	70.36	60.67	1,000
2,000	240.48	173.65	140.72	121.35	2,000
3,000	360.72	260.48	211.08	182.02	3,000
4,000	480.96	347.30	281.44	242.70	4,000

ADDITIONAL LOANS UNDER PART III OF THE ACT

Table V—Annual Payments of Principal and Interest at the rate
of 5% *Simple Interest*

Contract Debt	10 Years Annual	15 Years Annual	20 Years Annual	25 Years Annual	30 Years Annual
\$ 100	\$ 12.95	\$ 9.63	8.02	7.10	6.51
200	25.90	19.27	16.05	14.19	13.01
500	64.75	48.17	40.12	35.48	32.53
1,000	129.50	96.34	80.24	70.95	65.05
2,500	323.76	240.86	200.61	177.38	162.63
5,000	647.52	481.71	401.21	354.76	325.26
7,500	971.28	722.57	601.82	532.14	487.89
10,000	1,295.05	963.42	802.43	709.52	650.51
12,500	1,618.81	1,204.28	1,003.03	886.91	813.14
15,000	1,942.57	1,445.13	1,203.64	1,064.29	975.77
17,500	2,266.33	1,685.99	1,404.25	1,241.67	1,138.40
20,000	2,590.09	1,926.85	1,604.85	1,419.05	1,301.03

REGIONAL OFFICES

Regional offices of the Veterans' Land Administration are located in the centres listed below. Mail should be addressed to the **Regional Supervisor, Veterans' Land Act**, at the appropriate address.

Victoria, B.C. 709 Belmont Bldg., 805 Government St.

New Westminster, Post Office Bldg., 549 Columbia St.
B.C.

Kelowna, B.C. Kerr Bldg., 1636 Pandosy St.

Kamloops, B.C. 231 Victoria St.

Edmonton, Alta. Federal Bldg., 107 St. and 99 Ave.

Red Deer, Alta. 207 Federal Bldg., Ross St.

Calgary, Alta. 706-6th St. W.

Grande Prairie, Federal Bldg., 10012-100th St.
Alta.

Saskatoon, Sask. Federal Bldg., 1st Ave. and 22nd St.

Prince Albert, Post Office Bldg., cor. Central Ave.
Sask. and 13th St.

Regina, Sask. 318 Motherwell Bldg., Victoria Ave.
 and Rose St.

Yorkton, Sask. 105 Federal Bldg., 3rd Ave. and
 Smith Blvd.

Winnipeg, Man 502 Commercial Bldg.,
 169 Pioneer Ave.

Dauphin, Man. Federal Public Bldg., Main St. North

Brandon, Man. New Federal Bldg., 151 Eleventh St.

Guelph, Ont.	Post Office Bldg., 75 Farquhar St.
Hamilton, Ont.	The National Revenue Bldg., Main and Caroline Sts.
Windsor, Ont.	Dominion Public Bldg., 185 Ouellette Ave.
London, Ont.	Dominion Public Bldg.
Kingston, Ont.	New Federal Bldg., Clarence Street
Newmarket, Ont.	462 Park Avenue
Ottawa, Ont.	Room D-227, No. 8 Temporary Bldg., Carling Ave.
Toronto, Ont.	Mackenzie Bldg., Adelaide and Victoria Sts.
Montreal, P.Q.	35 McGill Street
Sherbrooke, P.Q.	New Federal Bldg., 315 King St. West
Quebec, P.Q.	Customs Bldg., 2 Rue St-Andre
Charlottetown, P.E.I.	Dominion Bldg., Queen and Richmond Sts.
Fredericton, N.B.	Post Office Bldg., 527 Queen St.
Kentville, N.S.	Condon Bldg., 89 Cornwallis St.
Truro, N.S.	Federal Bldg., 515 Prince St.
Moncton, N.B.	Public Bldg., Main and Highland Sts.
St. John's, Nfld.	Sir Humphrey Gilbert Bldg., Duck- worth and Water Sts.



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